Education Relations Commission
Ontario

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Insured Benefit Plans and Retirement Gratuities, 1982-83

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TEACHER/BOARD COLLECTIVE AGREEMENTS: INSURED BENEFIT PLANS AND RETIREMENT GRATUITIES, 1982-83

This monograph has been prepared by the Education Relations Commission as one of the services to parties involved in negotiations as outlined in the *School Boards and Teachers Collective Negotiations Act, 1975.*

The purpose of this publication is:

> to provide current and accurate information extracted from written collective agreements in a neutral capacity, to assist the parties during various stages of the negotiation process.

The contents of this monograph are based on collective agreements in effect during the 1982-83 agreement year filed with the Commission as of the time of publication.

"Teacher/Board Collective Agreements: Insured Benefit Plans and Retirement Gratuities" is made available on a request basis to the parties and others expressing an interest.

Enquiries concerning this monograph or requests for further information assistance should be addressed to:

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1982-83 Teacher/Board Collective Agreements: Individual Summaries
1983-84 Teacher/Board Collective Agreements: Individual Summaries
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Teacher Placement: Grid Distributions of Ontario Teacher Total Staff and Enrolment (January 31, 1983)

Grievance Arbitration: Summaries of arbitration decisions arising out of differences between the parties under the School Boards and Teachers Collective Negotiations Act.

INTRODUCTION

This monograph affords information on an agreement by-agreement basis. The report style photocopies of computer print-outs are divided into two sections; the first pertains to insured benefit plans[1] while the second relates to retirement gratuities including a description of the various ways in which the gratuity may be limited to less than the statutory maximum (i.e., one-half year's earnings at the rate received immediately prior to termination of employment).

Some abbreviations in the tables which follow are necessitated by the format style employed. For this reason, an explanation of abbreviations appears at the beginning of each section.

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[1] The reader should note that the analysis of collective agreements is based upon the specific types of plans referenced therein and not upon the nature of the benefits which a particular plan may afford. For example, while a drug plan may not be referenced, drug benefits may be available through another plan which is, e.g., EXTENDED HEALTH. Details regarding specific benefits of insured benefit plans are not commonly outlined in the collective agreement.

AGREEMENTS ANALYZED

As of the time of publication, 160 or 80.0% of the 200 agreements in force during 1982-83 in Elementary Boards of Education, Secondary Boards of Education and County and District Combined Roman Catholic Separate School Boards were on file with the Education Relations Commission.

Table 1 indicates a breakdown of the agreements available for analysis in this monograph.

TABLE 1

AGREEMENTS AVAILABLE FOR ANALYSIS

	Elementary	Secondary	R.C.S.S.	Total
Total number of possible agreements for 1982-83	76	76	48	200
Number of agreements available for this monograph	66	53	41	160

INSURED BENEFITS

EXPLANATION OF TABLES

COLUMN HEADING	EXPLANATION
OHIP	Ontario Health Insurance Plan
DENTAL PLAN CONSID	Under consideration
CEILING TO BASIC COVERAGE	A value of less than 10.0 indicates a ceiling expressed in terms of a salary multiple
$ + SAL MT	Combination flat dollar amount and salary multiple
SLID SC	Sliding scale
BENEFIT LIMITATION	A limitation on one or more insured benefits other than that resulting from a subsidization of a flat dollar amount per individual or group. For example: "current" cost/rates and/or specific fee schedule

Other Notes:

1. 0 indicates that there is a provision for a plan, but no school board subsidization.

2. $-IND indicates subsidization on the basis of a flat dollar amount per individual.

3. $-GRP indicates subsidization on the basis of a flat dollar amount per group.

EDUCATION RELATIONS COMMISSION
PROVISION REPORT: INSURED EMPLOYEE BENEFIT PLANS

AGREEMENT YEAR	AGREEMENT TYPE	BOARD NAME	PERCENT SCHOOL BOARD SUBSIDIZATION					INSURANCE DETAILS			
			OHIP	EXTENDED HEALTH PLAN	DENTAL PLAN	LONG-TERM DISABILITY PLAN	GROUP INSURANCE PLAN*	CEILING TO BASIC COVERAGE	ADDITIONAL COVERAGE OPTION	BENEFIT LIMITATION	FULL-TIME EQUIVALENT STAFF<JAN31ST>
1982-83	ELEMENTARY										
		ATIKOKAN E	100	100	100	0	100	10000.0	YES	YES	34
		BRANT E	80	80	80	0	80	2.0	NO	YES	537
		BRUCE E	85	85	70	85	85	2.5	NO	NO	344
		CENTRAL ALGOMA	100	100	80	100	100	$+SAL MT	YES	YES	85
		CHAPLEAU E	100	NO PLAN	85	0	100	$+SAL MT	NO	YES	14
		C.IROQ.FALLS E	75	$-IND	$-IND	0	$-IND	2.0	YES	NO	82
		DRYDEN E	100	100	100	100	100	60000.0	YES	NO	156
		DUFFERIN E	75	75	NOPLAN	NO PLAN	75	25000.0	YES	YES	241
		DURHAM E	85	85	85	0	85	3.0	NO	YES	1457
		E.PARRY SOUND	100	100	100	100	100	2.0	YES	NO	143
		EAST YORK E	75	100	50	NO PLAN	100	25000.0	YES	YES	418
		ELGIN COUNTY E	75	NO PLAN	NOPLAN	75	75	2.0	NO	YES	419
		ESPANOLA E	100	100	75	0	75	50000.0	YES	NO	70
		ETOBICOKE E	75	100	50	NO PLAN	100	25000.0	YES	YES	1101
		FRONTENAC CTY	75	75	50	0	67	2.0	NO	YES	554
		GERALDTON E	80	100	100	100	100	50000.0	YES	YES	36
		GREY CTY E	75	75	50	0	75	2.5	NO	YES	460
		HALDIMAND E	85	85	85	NO PLAN	100	25000.0	YES	NO	209
		HALIBURTON CTY	75	75	NOPLAN	0	67	2.0	NO	NO	72
		HALTON E	80	80	80	NO PLAN	100	25000.0	YES	YES	1299
		HEARST E	100	NO PLAN	100	75	100	25000.0	YES	YES	20
		HORNEPAYNE E	100	NO PLAN	100	NO PLAN	100	20000.0	YES	NO	13
		HURON CTY E	100	NO PLAN	0	0	100	25000.0	YES	NO	350
		KAPUSKASING E	90	100	100	0	100	3.0	NO	YES	39
		KENORA E	100	100	100	0	100	25000.0	NO	YES	110
		KENT CTY E	100	100	$-IND	NO PLAN	100	$+SAL MT	YES	NO	519
		KIRKLAND LAKE	90	85	85	85	85	$+SAL MT	YES	YES	68
		LAKEHEAD E	100	100	85	0	100	1.5	YES	YES	623
		LAMBTON CTY E	80	NO PLAN	80	NO PLAN	100	$+SAL MT	YES	YES	637
		LANARK CTY E	90	90	90	0	100	25000.0	YES	NO	261
		LEEDS,GREN E	90	90	90	0	100	1.0	YES	YES	466
		LENNOX,ADD. E	75	90	50	50	90	25000.0	YES	YES	243
		LINCOLN CTY E	100	100	80	75	67	40000.0	YES	NO	832
		LONDON E	80	80	80	80	80	$+SAL MT	NO	NO	1212
		MANITOULIN E	$-IND	$-IND	$-IND	0	$-IND	2.5	NO	NO	52
		MICHIPICOTEN E	85	85	85	85	85	40000.0	YES	NO	21
		MIDDLESEX CTY	85	85	85	NO PLAN	85	$+SAL MT	NO	YES	383
		MUSKOKA E	60	100	$-GRP	0	100	20000.0	YES	YES	250
		NIAGARA SO.E	100	100	100	100	100	2.0	NO	NO	832
		NIP-RED ROCK E	100	100	75	0	100	30000.0	NO	YES	34
		NIPISSING E	100	100	100	0	100	2.0	YES	YES	259
		NORFOLK CTY E	90	75	75	0	75	$+SAL MT	NO	YES	287

* PERCENT SUBSIDIZATION APPLICABLE TO BASIC COVERAGE CEILING

EDUCATION RELATIONS COMMISSION
PROVISION REPORT: INSURED EMPLOYEE BENEFIT PLANS

AGREEMENT YEAR	AGREEMENT TYPE	BOARD NAME	PERCENT SCHOOL BOARD SUBSIDIZATION					INSURANCE DETAILS			
			OHIP	EXTENDED HEALTH PLAN	DENTAL PLAN	LONG-TERM DISABILITY PLAN	GROUP INSURANCE PLAN*	CEILING TO BASIC COVERAGE	ADDITIONAL COVERAGE OPTION	BENEFIT LIMITATION	FULL-TIME EQUIVALENT STAFF<JAN31ST>
		NORTH SHORE E	80	100	100	0	100	60000.0	YES	YES	131
		NORTHUMBERLAND	0	100	100	100	100	1.0	YES	YES	583
		NORTH YORK E	75	100	50	NO PLAN	100	25000.0	YES	YES	2084
		OXFORD CTY E	85	85	75	0	85	$+SAL MT	NO	YES	489
		PEEL E	100	100	100	NO PLAN	100	2.5	NO	YES	2584
		PERTH CTY E	80	80	NOPLAN	0	80	25000.0	YES	NO	371
		PETERBOROUGH E	85	85	75	0	85	3.0	NO	YES	511
		PRES,RUSSELL E	90	90	90	90	90	$+SAL MT	NO	YES	81
		PRINCE EDWARD	80	80	50	0	80	20000.0	YES	YES	121
		RENFREW E	75	75	50	0	75	50000.0	NO	YES	367
		SCARBOROUGH E	75	100	50	NO PLAN	100	25000.0	YES	YES	2554
		SIMCOE CTY E	85	85	50	50	50	10000.0	YES	NO	1304
		S.D.GLENGARRY	85	85	85	0	50	25000.0	NO	NO	353
		SUDBURY E	100	75	75	0	75	2.0	YES	YES	553
		TIMISKAMING E	100	100	90	100	100	40000.0	YES	YES	149
		TIMMINS E	95	95	85	60	95	$+SAL MT	NO	YES	179
		TORONTO E	75	100	75	NO PLAN	100	25000.0	YES	YES	2566
		VICTORIA C E	75	75	75	0	75	$+SAL MT	YES	NO	302
		WATERLOO CTY E	90	90	75	0	90	25000.0	YES	NO	1624
		WELLINGTON CTY	80	80	80	0	80	$+SAL MT	YES	YES	684
		WENTWORTH CTY	100	100	100	0	100	2.5	NO	YES	544
		W.PARRY SOUND	80	80	80	NO PLAN	100	25000.0	YES	YES	119
		YORK BOROUGH E	75	100	50	NO PLAN	100	25000.0	YES	YES	525
		YORK REGION	50	100	100	NO PLAN	100	2.0	NO	YES	1348

* PERCENT SUBSIDIZATION APPLICABLE TO BASIC COVERAGE CEILING

EDUCATION RELATIONS COMMISSION
PROVISION REPORT: INSURED EMPLOYEE BENEFIT PLANS

AGREEMENT YEAR	AGREEMENT TYPE	BOARD NAME	PERCENT SCHOOL BOARD SUBSIDIZATION					INSURANCE DETAILS			FULL-TIME EQUIVALENT STAFF<JAN31ST>
			OHIP	EXTENDED HEALTH PLAN	DENTAL PLAN	LONG-TERM DISABILITY PLAN	GROUP INSURANCE PLAN*	CEILING TO BASIC COVERAGE	ADDITIONAL COVERAGE OPTION	BENEFIT LIMITATION	
	SECONDARY										
		ATIKOKAN S	100	100	100	0	100	10000.0	YES	YES	27
		BRANT CTY S	75	90	90	0	100	$+SAL MT	NO	YES	392
		CENTRAL ALGOMA	100	100	80	0	100	60000.0	YES	NO	52
		CHAPLEAU S	100	.NO PLAN	85	0	100	$+SAL MT	NO	YES	21
		IROQ.FALLS S	85	$-IND	$-IND	0	$-IND	3.0	YES	NO	112
		DRYDEN S	100	100	100	100	100	60000.0	YES	NO	109
		E.PARRY SOUND	100	100	100	100	100	0.0	YES	YES	72
		ELGIN S	75	.NO PLAN	NOPLAN	$-GRP	75	2.0	NO	YES	279
		ESPANOLA S	100	100	75	0	75	50000.0	YES	NO	69
		FRONTENAC CTY	75	75	50	0	43	3.0	YES	YES	462
		GERALDTON S	80	100	100	100	100	50000.0	YES	YES	46
		HALDIMAND S	85	85	85	0	100	25000.0	YES	NO	171
		HALIBURTON S	75	100	NOPLAN	100	67	2.0	NO	NO	40
		HALTON S	75	100	75	NO PLAN	100	25000.0	YES	YES	1134
		HEARST S	100	.NO PLAN	100	75	100	25000.0	YES	YES	58
		HORNEPAYNE S	100	.NO PLAN	100	NO PLAN	100	20000.0	YES	NO	9
		HURON CTY S	100	.NO PLAN	0	0	100	25000.0	YES	NO	246
		KAPUSKASING S	90	100	100	0	100	3.0	NO	YES	112
		KENORA S	100	100	100	0	100	50000.0	NO	YES	82
		KENT CTY S	100	100	60	NO PLAN	100	$+SAL MT	NO	YES	426
		KIRKLAND LAKE	75	100	75	100	100	2.0	YES	YES	81
		LAKEHEAD S	90	100	80	50	100	2.0	YES	YES	553
		LAMBTON CTY S	80	80	80	NO PLAN	100	$+SAL MT	YES	YES	447
		LANARK CTY S	90	90	90	0	100	25000.0	YES	NO	206
		LEEDS,GREN S	90	90	90	0	100	2.0	YES	YES	364
		LENNOX,ADD.S	0	100	100	100	100	25000.0	YES	YES	172
		LINCOLN CTY S	100	100	80	75	67	40000.0	YES	NO	677
		LONDON S	80	80	80	80	80	$+SAL MT	NO	NO	1044
		MANITOULIN S	$-IND	$-IND	$-IND	0	$-IND	3.0	YES	NO	48
		MICHIPICOTEN S	85	85	85	85	85	40000.0	YES	YES	31
		MIDDLESEX CTY	75	100	100	0	100	25000.0	YES	YES	263
		NIAGARA SOUTH	100	100	100	100	100	$+SAL MT	NO	NO	777
		NIP-RED ROCK S	100	100	75	0	100	50000.0	YES	YES	30
		NIPISSING S	100	100	100	0	100	2.0	YES	YES	380
		NORTH SHORE S	80	100	100	0	100	60000.0	YES	YES	129
		NORTHUMBERLAND	0	100	100	100	100	1.0	YES	YES	440
		PEEL S	100	100	100	50	100	25000.0	YES	NO	2094
		PERTH S	80	80	NOPLAN	NO PLAN	80	25000.0	YES	NO	282
		PETERBOROUGH S	85	85	75	0	85	3.0	NO	YES	417
		PRES,RUSSELL S	90	90	90	90	90	$+SAL MT	NO	YES	297
		PRINCE EDWARD	85	85	60	0	16	100000.0	NO	YES	71
		SIMCOE CTY S	85	85	50	50	50	10000.0	YES	NO	946

* PERCENT SUBSIDIZATION APPLICABLE TO BASIC COVERAGE CEILING

EDUCATION RELATIONS COMMISSION
PROVISION REPORT: INSURED EMPLOYEE BENEFIT PLANS

AGREEMENT YEAR	AGREEMENT TYPE	BOARD NAME	PERCENT SCHOOL BOARD SUBSIDIZATION					INSURANCE DETAILS			
			OHIP	EXTENDED HEALTH PLAN	DENTAL PLAN	LONG-TERM DISABILITY PLAN	GROUP INSURANCE PLAN*	CEILING TO BASIC COVERAGE	ADDITIONAL COVERAGE OPTION	BENEFIT LIMITATION	FULL-TIME EQUIVALENT STAFF<JAN31ST>
		S,D,GLENGARRY	85	85	85	0	0	3.0	YES	NO	495
		TIMISKAMING S	100	100	50	100	100	50000.0	YES	YES	148
		TIMMINS S	90	90	90	65	90	0+SAL MT	YES	NO	213
		TORONTO S	75	100	100	NO PLAN	100	25000.0	YES	YES	2340
		VICTORIA S	75	75	75	0	75	0+SAL MT	YES	NO	173
		WATERLOO CTY S	90	90	75	0	90	25000.0	YES	NO	1138
		WELLINGTON S	80	80	80	0	80	0+SAL MT	YES	YES	540
		WENTWORTH CTY	100	100	100	0	100	2.5	NO	YES	406
		W.PARRY SOUND	80	80	80	NO PLAN	100	25000.0	YES	YES	80
		WINDSOR S	100	100	100	NO PLAN	100	80000.0	YES	YES	682
		YORK REGION	50	100	100	NO PLAN	100	2.0	NO	YES	985

* PERCENT SUBSIDIZATION APPLICABLE TO BASIC COVERAGE CEILING

EDUCATION RELATIONS COMMISSION
PROVISION REPORT: INSURED EMPLOYEE BENEFIT PLANS

AGREEMENT YEAR	AGREEMENT TYPE	BOARD NAME	PERCENT SCHOOL BOARD SUBSIDIZATION					INSURANCE DETAILS			FULL-TIME EQUIVALENT STAFF<JAN31ST>
			OHIP	EXTENDED HEALTH PLAN	DENTAL PLAN	LONG-TERM DISABILITY PLAN	GROUP INSURANCE PLAN*	CEILING TO BASIC COVERAGE	ADDITIONAL COVERAGE OPTION	BENEFIT LIMITATION	
	RCSS										
		BRANT R	85	90	90	NO PLAN	90	2.0	NO	YES	194
		BRUCE R	0	100	100	100	100	$+SAL MT	YES	NO	187
		CARLETON R	85	85	80	80	80	$+SAL MT	NO	YES	918
		C.IROQ.FALLS R	85	85	85	0	100	25000.0	YES	NO	94
		DRYDEN R	100	100	100	NO PLAN	100	50000.0	YES	NO	26
		DUFFERIN R	90	90	90	100	100	10000.0	YES	YES	1825
		ELGIN R	90	90	90	0	90	70000.0	NO	YES	76
		ESSEX CTY R	100	NO PLAN	100	100	100	25000.0	YES	YES	490
		FRONTENAC C R	90	90	75	0	100	70000.0	NO	YES	231
		GERALDTON R	100	100	100	0	100	35000.0	NO	NO	46
		HALDIMAND R	85	85	85	0	85	2.0	NO	NO	126
		HALTON R	85	85	85	0	85	20000.0	YES	YES	500
		HAMILTON R	91	100	60	70	90	50000.0	YES	YES	1094
		HEARST R	100	NO PLAN	100	0	100	50000.0	YES	NO	69
		HURON-PERTH	90	90	90	0	80	1.5	NO	NO	136
		KAPUSKASING R	100	NO PLAN	100	NO PLAN	60	3.0	NO	YES	128
		KENORA R	80	100	50	50	100	$+SAL MT	NO	YES	55
		KENT CTY R	100	100	75	0	100	50000.0	YES	YES	276
		KIRKLAND LAKE	95	NO PLAN	95	95	95	2.0	NO	NO	86
		LAKEHEAD R	100	100	75	0	100	$+SAL MT	YES	NO	346
		LAMBTON R	80	80	80	0	80	$+SAL MT	YES	YES	325
		LAN,LEEDS,GREN	80	80	70	0	75	40000.0	NO	NO	160
		LINCOLN R	100	100	80	80	100	$+SAL MT	YES	YES	367
		LONDON,MIDDLE	85	85	85	85	85	100000.0	NO	NO	463
		METRO SEP R	100	100	100	0	100	25000.0	YES	YES	4934
		MICHIPICOTEN R	80	80	80	80	80	40000.0	YES	YES	38
		NIPISSING R	100	75	60	0	75	35000.0	YES	YES	399
		OTTAWA R	80	80	50	0	70	50000.0	YES	YES	808
		OXFORD R	85	85	85	85	85	$+SAL MT	NO	YES	99
		PETERBOROUGH R	75	75	75	75	75	3.0	NO	NO	304
		PRES.RUSSELLR	90	90	70	0	90	30000.0	YES	YES	353
		RENFREW R	80	80	75	0	75	$+SAL MT	YES	YES	264
		S.STE.MARIE R	100	100	100	100	100	$+SAL MT	YES	NO	356
		SIMCOE R	90	90	85	0	90	50000.0	YES	NO	328
		S,D,GLENGARRY	95	95	90	0	100	50000.0	YES	YES	440
		SUDBURY R	100	100	100	0	50	2.0	NO	YES	1026
		TIMISKAMING R	100	100	NOPLAN	0	100	20000.0	YES	NO	104
		WATERLOO R	85	75	85	NO PLAN	100	25000.0	NO	NO	751
		WELLINGTON R	95	95	95	0	95	2.0	YES	YES	265
		WINDSOR	100	NO PLAN	50	0	100	40000.0	YES	YES	825
		YORK REGION	80	80	70	0	80	$+SAL MT	NO	NO	696

* PERCENT SUBSIDIZATION APPLICABLE TO BASIC COVERAGE CEILING

RETIREMENT GRATUITIES

EXPLANATION OF TABLES

COLUMN HEADING	EXPLANATION
RETIREMENT GRATUITY PROVISION	
YES - ALL TCHS	Gratuity available to all teaching staff
YES - SOME TCHS	Gratuity available to some teaching staff (i.e., grand fathering)
TIED TO CSL	Amount of gratuity related to cumulative sick leave
OTHER	May include: reaching a specified age, health, redundancy declaration, other
PAYABLE TO ESTATE	Gratuity payable upon death to estate/beneficary
UNSPEC	Not specified
DEATH BEN	Death benefit paid in lieu of gratuity
PAYMENT LIMIT	
NO	Gratuity payment can equal the statutory maximum of one-half year's earnings at the rate received immediately prior to termination of employment
YEARS TO QUALIFY	
MIN	Minimum years of service (1 = not specified, no minimum or one year)
CONT	Continuous years of service

Other Notes:

1. All retirement gratuity provisions which stipulate that a condition for receiving the gratuity is eligibility for pension benefits in accordance with the *Teachers' Superannuation Act*, have been classified as payable only upon superannuation.
2. Criteria respecting payment of a gratuity other than upon superannuation are not mutually exclusive.
3. Where there is a NO in the retirement gratuity provision column, all other columns will contain a 0.

EDUCATION RELATIONS COMMISSION
PROVISION REPORT: RETIREMENT GRATUITIES

AGREEMENT YEAR	TYPE OF AGREEMENT	BOARD NAME	RETIREMENT GRATUITY PROVISION	TIED TO CSL	PAYABLE ONLY UPON SUPERANNUATION	PAYABLE OTHER THAN ON SUPERANNUATION: BOARD DISCRETION	LEAVING PROFESSION	MOVE TO OTHER BD.	OTHER	PAYABLE TO ESTATE	PAYMENT LIMIT	YEARS TO QUALIFY: MIN	CONT
1982-83	ELEMENTARY												
		ATIKOKAN E	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	YES	10	0
		BRANT E	YES-ALL TCHS	YES	NO	NO	NO	NO	YES	YES	NO	10	10
		BRUCE E	YES-ALL TCHS	YES	NO	NO	NO	NO	YES	UNSPEC	NO	15	15
		CENTRAL ALGOMA	YES-ALL TCHS	YES	NO	YES	NO	NO	NO	YES	YES	10	3
		CHAPLEAU E	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	YES	10	0
		C.IROQ.FALLS E	YES-ALL TCHS	YES	NO	NO	YES	NO	YES	YES	YES	5	5
		DRYDEN E	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	NO	10	5
		DUFFERIN E	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	NO	1	0
		DURHAM E	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	NO	10	0
		E.PARRY SOUND	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	UNSPEC	NO	10	0
		EAST YORK E	YES-ALL TCHS	YES	NO	NO	NO	NO	YES	YES	NO	1	0
		ELGIN COUNTY E	YES-SOME TCH	YES	YES	NO	NO	NO	NO	YES	NO	10	10
		ESPANOLA E	YES-SOME TCH	YES	NO	NO	NO	NO	YES	YES	YES	10	10
		ETOBICOKE E	YES-ALL TCHS	YES	NO	NO	NO	NO	YES	YES	NO	1	0
		FRONTENAC CTY	YES-SOME TCH	YES	NO	YES	YES	NO	YES	YES	NO	10	10
		GERALDTON E	YES-SOME TCH	YES	NO	NO	NO	NO	YES	YES	NO	10	0
		GREY CTY E	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	NO	10	10
		HALDIMAND E	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	NO	5	5
		HALIBURTON CTY	YES-ALL TCHS	YES	NO	NO	YES	NO	NO	YES	NO	10	0
		HALTON E	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	NO	10	10
		HEARST E	.	NO	0	0	0	0	0	0	0	0	0
		HORNEPAYNE E	YES-ALL TCHS	YES	NO	NO	YES	NO	YES	YES	NO	7	0
		HURON CTY E	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	NO	12	12
		KAPUSKASING E	YES-SOME TCH	YES	YES	NO	NO	NO	NO	YES	NO	10	10
		KENORA E	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	UNSPEC	YES	10	5
		KENT CTY E	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	NO	1	0
		KIRKLAND LAKE	YES-ALL TCHS	YES	NO	NO	NO	NO	YES	YES	NO	1	0
		LAKEHEAD E	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	NO	1	0
		LAMBTON CTY E	YES-ALL TCHS	YES	NO	YES	NO	NO	YES	YES	NO	10	0

COLUMN HEADING	PRINT-OUT	EXPLANATION
RETIREMENT GRATUITY PROVISION	YES-ALL TCHS	GRATUITY AVAILABLE TO ALL TEACHERS
	YES-SOME TCH	GRATUITY AVAILABLE TO SOME TEACHERS
TIED TO CSL		AMOUNT OF GRATUITY RELATED TO CUMULATIVE SICK LEAVE
	UNSP-UNSPEC	UNSPECIFIED
PAYABLE TO ESTATE-BENEFICIARY	DEATH BEN	DEATH BENEFIT PAID IN LIEU OF GRATUITY
YEARS TO QUALIFY-MIN		MINIMUM YEARS OF SERVICE TO QUALIFY<1=NOT SPECIFIED, NO MINIMUM OR ONE YEAR>
YEARS TO QUALIFY-CONT		CONSECUTIVE YEARS OF SERVICE TO QUALIFY
PAYMENT LIMIT	NO	GRATUITY PAYMENT CAN EQUAL STATUTORY MAXIMUM OF ONE-HALF YEARS EARNINGS AT THE RATE RECEIVED IMMEDIATELY PRIOR TO TERMINATION OF EMPLOYMENT
	YES	MAXIMUM GRATUITY PAYMENT LESS THAN STATUTORY LIMIT

REPORT PREPARED ON: 06/02/83

EDUCATION RELATIONS COMMISSION
PROVISION REPORT: RETIREMENT GRATUITIES

AGREEMENT YEAR	TYPE OF AGREEMENT	BOARD NAME	RETIREMENT GRATUITY PROVISION	TIED TO CSL	PAYABLE ONLY UPON SUPERANNUATION	PAYABLE OTHER THAN ON SUPERANNUATION: BOARD DISCRETION	LEAVING PROFESSION	MOVE TO OTHER BD.	OTHER	PAYABLE TO ESTATE	PAYMENT LIMIT	YEARS TO QUALIFY: MIN	CONT
		LANARK CTY E	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	YES	1	0
		LEEDS,GREN E	YES-ALL TCHS	YES	NO	NO	NO	NO	YES	YES	NO	1	0
		LEINOX,ADD. E	YES-SOME TCH	YES	YES	NO	NO	NO	NO	YES	NO	10	10
		LINCOLN CTY E	YES-ALL TCHS	NO	NO	NO	NO	NO	YES	YES	YES	5	0
		LONDON E	YES-SOME TCH	YES	NO	YES	NO	NO	YES	YES	NO	10	10
		MANITOULIN E	YES-SOME TCH	YES	YES	NO	NO	NO	NO	YES	NO	10	10
		MICHIPICOTEN E	YES-ALL TCHS	YES	NO	NO	NO	NO	YES	YES	NO	5	5
		MIDDLESEX CTY	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	UNSPEC	NO	10	10
		MUSKOKA E	YES-SOME TCH	YES	NO	NO	NO	NO	YES	YES	NO	5	5
		NIAGARA SO.E	.	NO	0	0	0	0	0	0	0	0	0
		NIP-RED ROCK E	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	UNSPEC	NO	10	0
		NIPISSING E	YES-ALL TCHS	YES	NO	NO	NO	NO	YES	YES	NO	1	0
		NORFOLK CTY E	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	NO	10	10
		NORTH SHORE E	YES-ALL TCHS	YES	NO	NO	NO	NO	YES	YES	NO	5	0
		NORTHUMBERLAND	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	YES	10	10
		NORTH YORK E	YES-ALL TCHS	YES	NO	NO	NO	NO	YES	YES	NO	1	0
		OXFORD CTY E	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	YES	7	0
		PEEL E	YES-ALL TCHS	NO	YES	NO	NO	NO	NO	YES	NO	10	10
		PERTH CTY E	YES-ALL TCHS	YES	NO	NO	NO	NO	YES	YES	NO	10	10
		PETERBOROUGH E	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	NO	10	10
		PRES,RUSSELL E	YES-ALL TCHS	YES	NO	NO	NO	YES	YES	YES	NO	5	0
		PRINCE EDWARD	YES-ALL TCHS	YES	NO	YES	NO	NO	YES	YES	NO	10	0
		RENFREW E	YES-ALL TCHS	YES	NO	NO	NO	NO	NO	YES	NO	10	10
		SCARBOROUGH E	YES-ALL TCHS	YES	YES	NO	NO	NO	YES	YES	NO	1	0
		SIMCOE CTY E	YES-ALL TCHS	YES	NO	NO	NO	NO	YES	YES	NO	5	5
		S,D,GLENGARRY	YES-ALL TCHS	YES	NO	YES	NO	YES	YES	YES	NO	10	10
		SUDBURY E	YES-SOME TCH	YES	YES	NO	NO	NO	NO	YES	NO	1	0
		TIMISKAMING E	.	NO	0	0	0	0	0	0	0	0	0
		TIMMINS E	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	YES	10	10
		TORONTO E	YES-ALL TCHS	YES	NO	NO	NO	NO	YES	YES	NO	1	0

COLUMN HEADING	PRINT-OUT	EXPLANATION
RETIREMENT GRATUITY PROVISION	YES-ALL TCHS	GRATUITY AVAILABLE TO ALL TEACHERS
	YES-SOME TCH	GRATUITY AVAILABLE TO SOME TEACHERS
TIED TO CSL		AMOUNT OF GRATUITY RELATED TO CUMULATIVE SICK LEAVE
	UNSP-UNSPEC	UNSPECIFIED
PAYABLE TO ESTATE-BENEFICIARY	DEATH BEN	DEATH BENEFIT PAID IN LIEU OF GRATUITY
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YEARS TO QUALIFY-CONT		CONSECUTIVE YEARS OF SERVICE TO QUALIFY
PAYMENT LIMIT		GRATUITY PAYMENT CAN EQUAL STATUTORY MAXIMUM OF ONE-HALF YEARS EARNINGS AT THE RATE
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REPORT PREPARED ON: 06/02/83

EDUCATION RELATIONS COMMISSION
PROVISION REPORT: RETIREMENT GRATUITIES

AGREEMENT YEAR	TYPE OF AGREEMENT	BOARD NAME	RETIREMENT GRATUITY PROVISION	TIED TO CSL	PAYABLE ONLY UPON SUPERANNUATION	PAYABLE OTHER THAN ON SUPERANNUATION						YEARS TO QUALIFY	
						BOARD DISCRETION	LEAVING PROFESSION	MOVE TO OTHER BD.	OTHER	PAYABLE TO ESTATE	PAYMENT LIMIT	MIN	CONT
		VICTORIA C E	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	NO	10	10
		WATERLOO CTY E	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	YES	10	10
		WELLINGTON CTY	YES-ALL TCHS	YES	NO	NO	NO	NO	YES	YES	YES	1	0
		WENTWORTH CTY	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	NO	10	0
		W.PARRY SOUND	YES-ALL TCHS	YES	NO	YES	NO	NO	YES	DEATH BEN	NO	1	0
		YORK BOROUGH E	YES-ALL TCHS	YES	NO	NO	NO	NO	YES	YES	NO	1	0
		YORK REGION	YES-ALL TCHS	YES	NO	NO	NO	NO	YES	YES	NO	5	0

COLUMN HEADING	PRINT-OUT	EXPLANATION
RETIREMENT GRATUITY PROVISION	YES-ALL TCHS	GRATUITY AVAILABLE TO ALL TEACHERS
	YES-SOME TCH	GRATUITY AVAILABLE TO SOME TEACHERS
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	UNSP-UNSPEC	UNSPECIFIED
PAYABLE TO ESTATE-BENEFICIARY	DEATH BEN	DEATH BENEFIT PAID IN LIEU OF GRATUITY
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YEARS TO QUALIFY-CONT		CONSECUTIVE YEARS OF SERVICE TO QUALIFY
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	SECONDARY												
		ATIKOKAN S	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	YES	10	10
		BRANT CTY S	YES-ALL TCHS	YES	NO	NO	NO	NO	YES	YES	NO	10	10
		CENTRAL ALGOMA	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	NO	10	3
		CHAPLEAU S	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	NO	10	0
		IROQ.FALLS S	YES-ALL TCHS	YES	NO	NO	NO	NO	YES	YES	YES	5	5
		DRYDEN S	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	NO	10	5
		E.PARRY SOUND	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	UNSPEC	NO	1	0
		ELGIN S	YES-SOME TCH	YES	YES	NO	NO	NO	NO	YES	NO	10	10
		ESPANOLA S	NO	0	0	0	0	0	0	0	0	0	0
		FRONTENAC CTY	YES-ALL TCHS	YES	NO	YES	YES	NO	YES	YES	NO	10	0
		GERALDTON S	YES-ALL TCHS	NO	NO	NO	NO	NO	YES	YES	NO	10	0
		HALDIMAND S	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	NO	5	5
		HALIBURTON S	YES-ALL TCHS	YES	NO	NO	YES	NO	NO	YES	NO	10	0
		HALTON S	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	NO	10	10
		HEARST S	NO	0	0	0	0	0	0	0	0	0	0
		HORNEPAYNE S	YES-SOME TCH	YES	NO	NO	YES	NO	YES	YES	NO	7	7
		HURON CTY S	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	NO	12	0
		KAPUSKASING S	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	NO	10	10
		KENORA S	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	UNSPEC	YES	10	5
		KENT CTY S	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	NO	1	0
		KIRKLAND LAKE	YES-ALL TCHS	YES	NO	NO	NO	NO	YES	YES	NO	1	0
		LAKEHEAD S	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	NO	1	0
		LAMBTON CTY S	YES-ALL TCHS	YES	NO	YES	NO	NO	YES	YES	NO	5	0
		LANARK CTY S	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	YES	1	0
		LEEDS,GREN S	YES-ALL TCHS	YES	NO	NO	NO	NO	YES	YES	NO	1	0
		LENNOX,ADD.S	YES-ALL TCHS	YES	NO	NO	NO	NO	YES	YES	NO	10	0
		LINCOLN CTY S	YES-ALL TCHS	NO	NO	NO	NO	NO	YES	YES	YES	5	0
		LONDON S	YES-SOME TCH	YES	NO	YES	NO	NO	YES	YES	NO	10	10
		MANITOULIN S	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	NO	10	10

COLUMN HEADING	PRINT-OUT	EXPLANATION
RETIREMENT GRATUITY PROVISION	YES-ALL TCHS	GRATUITY AVAILABLE TO ALL TEACHERS
	YES-SOME TCH	GRATUITY AVAILABLE TO SOME TEACHERS
TIED TO CSL		AMOUNT OF GRATUITY RELATED TO CUMULATIVE SICK LEAVE
	UNSP-UNSPEC	UNSPECIFIED
PAYABLE TO ESTATE-BENEFICIARY	DEATH BEN	DEATH BENEFIT PAID IN LIEU OF GRATUITY
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YEARS TO QUALIFY-CONT		CONSECUTIVE YEARS OF SERVICE TO QUALIFY
PAYMENT LIMIT	NO	GRATUITY PAYMENT CAN EQUAL STATUTORY MAXIMUM OF ONE-HALF YEARS EARNINGS AT THE RATE RECEIVED IMMEDIATELY PRIOR TO TERMINATION OF EMPLOYMENT
	YES	MAXIMUM GRATUITY PAYMENT LESS THAN STATUTORY LIMIT

REPORT PREPARED ON: 06/02/83

EDUCATION RELATIONS COMMISSION
PROVISION REPORT: RETIREMENT GRATUITIES

AGREEMENT YEAR	TYPE OF AGREEMENT	BOARD NAME	RETIREMENT GRATUITY PROVISION	TIED TO CSL	PAYABLE ONLY UPON SUPERANNUATION	PAYABLE OTHER THAN ON SUPERANNUATION: BOARD DISCRETION	LEAVING PROFESSION	MOVE TO OTHER BD.	OTHER	PAYABLE TO ESTATE	PAYMENT LIMIT	YEARS TO QUALIFY: MIN	CONT
		MICHIPICOTEN S	YES-ALL TCHS	.YES .	NO .	NO .	NO .	NO .	YES .	YES .	NO	10	10
		MIDDLESEX CTY	YES-ALL TCHS	.YES .	YES .	NO .	NO .	NO .	NO .	YES .	NO	10	10
		NIAGARA SOUTH	YES-ALL TCHS	.YES .	NO .	NO .	NO .	NO .	YES .	YES .	NO	5	0
		NIP-RED ROCK S	YES-ALL TCHS	.YES .	NO .	NO .	NO .	NO .	YES .	YES .	NO	10	0
		NIPISSING S	YES-ALL TCHS	.YES .	NO .	NO .	NO .	NO .	YES .	YES .	NO	1	0
		NORTH SHORE S	YES-ALL TCHS	.YES .	YES .	NO .	NO .	NO .	NO .	YES .	NO	5	0
		NORTHUMBERLAND	YES-ALL TCHS	.YES .	YES .	NO .	NO .	NO .	NO .	YES .	NO	10	10
		PEEL S	YES-ALL TCHS	. NO	NO .	NO .	NO .	NO .	YES .	YES .	NO	10	10
		PERTH S	YES-ALL TCHS	.YES .	NO .	NO .	NO .	NO .	YES .	YES .	NO	10	10
		PETERBOROUGH S	YES-ALL TCHS	.YES .	YES .	NO .	NO .	NO .	NO .	YES .	NO	10	10
		PRES,RUSSELL S	YES-ALL TCHS	.YES .	YES .	NO .	NO .	NO .	NO .	YES .	NO	10	10
		PRINCE EDWARD	YES-ALL TCHS	.YES .	NO .	YES .	NO .	NO .	YES .	YES .	NO	10	0
		SIMCOE CTY S	YES-ALL TCHS	.YES .	NO .	NO .	YES .	NO .	YES .	YES .	NO	5	5
		S,D,GLENGARRY	YES-ALL TCHS	.YES .	NO .	YES .	NO .	NO .	YES .	YES .	NO	10	10
		TIMISKAMING S	.	NO	0	0	0	0	0	0	0	0	0
		TIMMINS S	YES-ALL TCHS	.YES .	YES .	NO .	NO .	NO .	NO .	YES .	YES	10	10
		TORONTO S	YES-ALL TCHS	.YES .	NO .	NO .	NO .	NO .	YES .	YES .	NO	1	0
		VICTORIA S	YES-ALL TCHS	.YES .	YES .	NO .	NO .	NO .	NO .	YES .	NO	10	10
		WATERLOO CTY S	YES-ALL TCHS	.YES .	YES .	NO .	NO .	NO .	NO .	YES .	YES	10	10
		WELLINGTON S	YES-ALL TCHS	.YES .	NO .	NO .	NO .	NO .	YES .	YES .	YES	1	0
		WENTWORTH CTY	YES-ALL TCHS	.YES .	YES .	NO .	NO .	NO .	NO .	YES .	NO	10	0
		W.PARRY SOUND	YES-ALL TCHS	.YES .	NO .	YES .	NO .	NO .	YES DEATH BEN .	NO	1	0
		WINDSOR S	YES-ALL TCHS	.YES .	YES .	NO .	NO .	NO .	NO .	YES .	NO	10	0
		YORK REGION	YES-ALL TCHS	.YES .	NO .	NO .	NO .	NO .	YES .	YES .	NO	5	0

COLUMN HEADING	PRINT-OUT	EXPLANATION
RETIREMENT GRATUITY PROVISION	YES-ALL TCHS	GRATUITY AVAILABLE TO ALL TEACHERS
	YES-SOME TCH	GRATUITY AVAILABLE TO SOME TEACHERS
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	UNSP-UNSPEC	UNSPECIFIED
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EDUCATION RELATIONS COMMISSION
PROVISION REPORT: RETIREMENT GRATUITIES

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	RCSS												
		BRANT R	YES-ALL TCHS	YES	NO	NO	NO	NO	YES	YES	NO	10	10
		BRUCE R	.	NO	0	0	0	0	0	0	0	0	0
		CARLETON R	.	NO	0	0	0	0	0	0	0	0	0
		C.IROQ.FALLS R	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	NO	10	10
		DRYDEN R	YES-ALL TCHS	YES	NO	NO	NO	NO	YES	YES	NO	10	10
		DUFFERIN R	YES-SOME TCH	YES	YES	NO	NO	NO	NO	YES	NO	10	10
		ELGIN R	YES-SOME TCH	YES	YES	NO	NO	NO	NO	UNSPEC	NO	10	10
		ESSEX CTY R	YES-ALL TCHS	YES	NO	NO	YES	NO	NO	YES	NO	6	0
		FRONTENAC C R	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	YES	5	0
		GERALDTON R	YES-SOME TCH	YES	NO	NO	NO	NO	YES	YES	NO	15	15
		HALDIMAND R	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	NO	10	10
		HALTON R	.	NO	0	0	0	0	0	0	0	0	0
		HAMILTON R	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	YES	20	0
		HEARST R	YES-ALL TCHS	YES	NO	NO	YES	NO	YES	UNSPEC	NO	10	0
		HURON-PERTH	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	UNSPEC	YES	12	12
		KAPUSKASING R	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	NO	1	0
		KENORA R	YES-SOME TCH	YES	YES	NO	NO	NO	NO	YES	YES	15	0
		KENT CTY R	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	YES	10	10
		KIRKLAND LAKE	YES-ALL TCHS	YES	NO	YES	YES	NO	YES	UNSPEC	NO	1	0
		LAKEHEAD R	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	NO	10	0
		LAMBTON R	YES-ALL TCHS	YES	NO	YES	NO	NO	YES	YES	NO	12	12
		LAN,LEEDS,GREN	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	UNSPEC	NO	10	10
		LINCOLN R	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	NO	1	0
		LONDON,MIDDLE	YES-SOME TCH	YES	YES	NO	NO	NO	NO	YES	YES	1	0
		METRO SEP R	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	NO	1	0
		MICHIPICOTEN R	YES-ALL TCHS	YES	NO	NO	NO	NO	YES	YES	NO	5	5
		NIPISSING R	YES-ALL TCHS	YES	YES	NO	NO	NO	NO	YES	YES	10	10
		OTTAWA R	YES-ALL TCHS	YES	NO	NO	NO	YES	YES	YES	NO	10	0
		OXFORD R	YES-SOME TCH	YES	YES	NO	NO	NO	NO	YES	YES	10	10

COLUMN HEADING	PRINT-OUT	EXPLANATION
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						BOARD DISCRETION	LEAVING PROFESSION	MOVE TO OTHER BD.	OTHER	PAYABLE TO ESTATE	PAYMENT LIMIT	MIN	CONT
		PETERBOROUGH R	YES-ALL TCHS	.YES .	YES .	NO .	NO .	NO .	NO .	YES .	NO	17	0
		PRES.RUSSELLR	YES-ALL TCHS	.YES .	NO .	NO .	YES .	NO .	NO .	YES .	NO	10	10
		RENFREW R	YES-ALL TCHS	.YES .	YES .	NO .	NO .	NO .	NO .	YES .	NO	10	10
		S.STE.MARIE R	.	NO 0	0	0	0	0	0	0	0	0	0
		SIMCOE R	YES-ALL TCHS	.YES .	YES .	NO .	NO .	NO .	NO .	YES .	YES	10	0
		S,D,GLENGARRY	YES-ALL TCHS	. NO .	NO .	NO .	YES .	NO .	YES .	UNSPEC .	YES	15	10
		SUDBURY R	YES-ALL TCHS	.YES .	YES .	NO .	NO .	NO .	NO .	YES .	NO	10	0
		TIMISKAMING R	YES-ALL TCHS	.YES .	NO .	NO .	NO .	NO .	YES .	YES .	YES	10	10
		WATERLOO R	.	NO 0	0	0	0	0	0	0	0	0	0
		WELLINGTON R	YES-ALL TCHS	.YES .	YES .	NO .	NO .	NO .	NO .	YES .	NO	1	1
		WINDSOR	YES-ALL TCHS	.YES .	NO .	NO .	NO .	NO .	YES .	YES .	NO	20	0
		YORK REGION	YES-ALL TCHS	.YES .	YES .	NO .	NO .	NO .	NO .	YES .	YES	1	0

COLUMN HEADING	PRINT-OUT	EXPLANATION
RETIREMENT GRATUITY PROVISION	YES-ALL TCHS	GRATUITY AVAILABLE TO ALL TEACHERS
	YES-SOME TCH	GRATUITY AVAILABLE TO SOME TEACHERS
TIED TO CSL		AMOUNT OF GRATUITY RELATED TO CUMULATIVE SICK LEAVE
	UNSP-UNSPEC	UNSPECIFIED
PAYABLE TO ESTATE-BENEFICIARY	DEATH BEN	DEATH BENEFIT PAID IN LIEU OF GRATUITY
YEARS TO QUALIFY-MIN		MINIMUM YEARS OF SERVICE TO QUALIFY<1=NOT SPECIFIED, NO MINIMUM OR ONE YEAR>
YEARS TO QUALIFY-CONT		CONSECUTIVE YEARS OF SERVICE TO QUALIFY
PAYMENT LIMIT	NO	GRATUITY PAYMENT CAN EQUAL STATUTORY MAXIMUM OF ONE-HALF YEARS EARNINGS AT THE RATE RECEIVED IMMEDIATELY PRIOR TO TERMINATION OF EMPLOYMENT
	YES	MAXIMUM GRATUITY PAYMENT LESS THAN STATUTORY LIMIT

REPORT PREPARED ON: 06/02/83

POOR

QUALITY

ORIGINAL